

STATE MS.-DE SOTO CO.
FILED

**STATE OF MISSISSIPPI
COUNTY OF DESOTO
SPECIAL WARRANTY DEED**

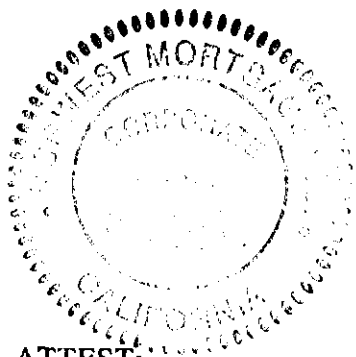
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W.F. ... GLK.

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IT IS AGREED AND UNDERSTOOD that the taxes for the current year have been prorated as of this date on an estimated basis, and the Grantees assumes responsibility for the full amount due for the year 2000 when that amount is determined by the tax assessor.

WITNESS THE SIGNATURE of the Grantor's Duly Authorized Attorney-In-Fact, on this

7 Day of MARCH, 2000.



FIRST HORIZON HOME LOANS CORPORATION, a Kansas Corporation, Formerly Known as FT MORTGAGE COMPANIES, a Kansas Corporation, by its attorney-in-fact, Northwest Mortgage, Inc.

BY: [Signature]

Title: Sandra K. Bondarenko, MVP

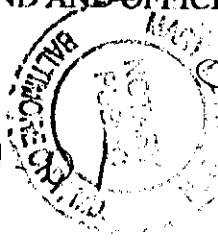
ATTEST:

BY: [Signature]
Title: _____

STATE OF Maryland
COUNTY OF Frederick

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid county and state, Sandra K. Bondarenko, who acknowledged to me that he is MVP of Northwest Mortgage, Inc. and acting in his/her capacity as attorney-in-fact for **FIRST HORIZON HOME LOANS CORPORATION, a Kansas Corporation, Formerly Known as FT MORTGAGE COMPANIES, a Kansas Corporation**, acknowledged to me that he executed, signed and delivered the above and foregoing instrument of writing on behalf of **FIRST HORIZON HOME LOANS CORPORATION, a Kansas Corporation, Formerly Known as FT MORTGAGE COMPANIES, a Kansas Corporation**, after being first duly authorized so to do on the day and year therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, on this the 7th day of, March, 2000.



[Signature]
Notary Public:

My commission expires: 1-1-2000

ADDRESS OF GRANTOR(S)

Attorney-in-fact, Norwest Mortgage, Inc.

7485 New Horizon Way
Frederick, MD 21703

Phone: 301-846-8264

Home: N/A

ADDRESS OF GRANTEE(S)

C. Brewer / B. Brewer
2760 Birchfield Cove
Horn Lake, MS 38637

Home Phone: 901-794-4932

Work: N/A

This instrument prepared by:

David M. Ross, Attorney

P.O. Box 1461

Oxford, MS 38655 • (601) 234-5111

LIMITED POWER OF ATTORNEY

First Horizon Home Loans Corporation (hereinafter, "Company"), a corporation with its principle place of business located at 4000 Horizon Way, Irving, Texas 75063 constitutes and appoints all individuals with the signatory authority of Assistant Vice President or above who are employees of Norwest Mortgage Inc., and such other person or persons as any of them shall designate from time to time, and each of them, any of whom may act alone, the true and lawful attorney's-in-fact of Company, with respect to any interest that Company currently has or hereafter may have to do or perform in the name, place and stead and for its use and benefit, to execute, endorse and acknowledge all documents customarily and reasonably necessary and appropriate for the facilitation of the disposal of properties owned by or serviced by the Company. Such power shall include, but not be limited to the following.

1. The facilitation of the marketing and disposal properties (i) owned by the Company (ii) or serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such properties, for such price and to such person or persons as the attorney in fact shall deem proper and convenient, including the execution, acknowledgment, delivery, filing, and recordation of a deed or deeds of conveyance, agreements of sale and other ancillary documents necessary for the absolute sale and disposal of the properties, or any part thereof, with such clause or clauses, and agreement or agreements as the attorney in fact shall deem proper and expedient. To perform all other acts necessary to be done in regard to such powers, as amply and fully to all intents and purposes as the Company could do if personally present;
2. The facilitation of the maintenance of properties (i) owned by the Company or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such properties, including the making of any contract or agreement that, in the opinion of the attorney in fact, is necessary or proper to be entered into for the repair or maintenance of such properties, and pursuant thereto, to execute any and all papers or documents pertaining to any such repair or maintenance and in connection with this to do all acts necessary to execute, deliver, acknowledge, file, and record such papers or documents pertaining to any such repair or maintenance and in connection with this to do all acts necessary to execute, deliver, acknowledge, file and record such papers or documents when necessary;
3. The facilitation of the collection, demand and other actions necessary or desirable to collect any or all sums of money that may now be or hereafter become due and owing pursuant to rental arrangements and mortgage or hazard insurance contracts;
4. The facilitation of the eviction of occupants from properties (i) owned by the Company or (ii) serviced by the company for other pursuant to an agreement that authorizes the Company to dispose of such properties and the oversight of contested litigation matters relation to properties owned by the Company or serviced by the Company for others as previously set forth;
5. The facilitation of any special Company financing Company may offer with respect to the sale of properties (i) owned by the Company or (ii) serviced by the company for others pursuant to an agreement that authorizes the Company to dispose of such properties; and
6. The endorsement, cashing, negotiating and dealing with all checks, money orders and other forms of payment of any kind in connection with the facilitation of the marketing and disposal of properties (i) owned by the Company or (ii) serviced by the company for others pursuant to an agreement that authorizes the Company to dispose of such properties.

The undersigned gives to said attorney's-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming that all said attorneys-in-fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power of attorney's-in-fact that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

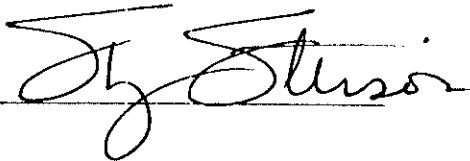
LIMITED POWER OF ATTORNEY

Any photocopy or other reproduction of the Limited Power of Attorney may be used, accepted and relied upon in lieu of the original hereof for the purpose of recording, filing or otherwise utilizing the same.

IN WITNESS WHEREOF, the undersigned First Horizon Home Loans Corporation has caused these presents to be signed in its name by its undersigned officers, and its seal affixed this 21st day of January, 2000.

COMPANY NAME

Attest:



Name: Sherry Stinson

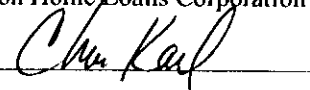
Title: Assistant Secretary

{CORPORATE SEAL}



First Horizon Home Loans Corporation

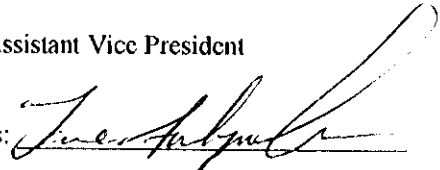
By:



Name: Charlie Karl

Title: Assistant Vice President

Witness:



Witness:



State of Texas :
County of Dallas : ss.

On this 21st day of January, 2000, before me, the undersigned, a Notary in and for the State and County aforesaid, personally appeared First Horizon Home Loans Corporation, by
(Name of Corporation)

Charlie Karl its Assistant Vice President, and acknowledged the
(Name) (Name)

execution of the foregoing instruments.

WITNESS my hand and official seal.

My Commission Expires:

**NORWEST MORTGAGE, INC.
RESOLUTION**

The undersigned, being all of the members of the Board of Directors of Northwest Mortgage, Inc., a California corporation (the "Corporation"), do hereby consent in writing to the adoption of, and do hereby adopt, the following resolutions:

RESOLVED, that the following individual is elected to serve as President and Chief Operating Officer of the Corporation until his successor has been duly elected and qualified:

Wissinger, Peter J

RESOLVED, that the following individual is elected to serve as Vice President of the Corporation until her successor has been duly elected and qualified:

Stout, Kristin E

RESOLVED, that the following individuals are elected to serve as Assistant Vice Presidents of the Corporation until their successors have been duly elected and qualified:

Bryant, Janelle
Crowe, Charles R
Hendricks, Suzette M

Oguez, Sengul
Redden, Mitchell
Bender, C George

Featherstone, James P
Whitmore, Harley James
Williamson, Darla

FURTHER RESOLVED, that the above Assistant Vice Presidents are designated branch managers and are given the authority to bind the Corporation in matters involving the origination and servicing of mortgage loans.

FURTHER RESOLVED, that the above Assistant Vice Presidents are hereby authorized to execute VA Form 26-1820 (Report of Home Loans Processed on Automatic Basis).

RESOLVED, that the following individuals are elected to serve as Assistant Vice Presidents of the Corporation until their successors have been duly elected and qualified:

Cornell Jr, Walter D
Davis, Nancy Ann
Dupuy, Roxiann
Hartwell, William Jerome

Loe, MaryElizabeth
Benjamin, John
Bondarenko, Sandy K

Payne, Melinda
Piseco, Rachel
Torrence, Sheryl

RESOLVED, that the following individuals are elected to serve as Assistant Secretaries of the Corporation until their successors have been duly elected and qualified:

Adams, Danielle C
Brown, Janice
Burkett, Melanie

Carlson, Brad
Rittgers, Steve

Schroeder, Meredith
Wadle, Johnnie A.

CERTIFICATION

I, Reginald L. Jackson, Assistant Secretary of Northwest Mortgage, Inc., a California Corporation, do hereby certify that the foregoing is a full, true and correct copy of the resolution adopted in writing by the Board of Directors of the Company as of January 12, 2000; that said resolution has not been amended or revoked and that same is, on the date of this certification, in full force and effect.

WITNESS MY HAND AND SEAL OF OFFICE this 13th day of January, 2000.

[SEAL]


Reginald L. Jackson, Assistant Secretary